

URGES PERSONAL PROBE OF CREDITS

DEER PARK, Md., June 25.—Advocating a personal trip to an enterprise which wants to borrow money, instead of relying on mercantile reports, as a means of bankers co-operating in the commercial and industrial development of Washington, Ross P. Andrews, chairman of the Merchants and Manufacturers' Association's industrial expansion committee, in an address before the second day's session of the District of Columbia Bankers' Association told the members that as a business man he would not think of granting or refusing a \$10,000 credit to a firm without frequently visiting its plant or place of business.

"It is a fair assertion," he said, "that there are many bankers in Washington who are looking as high as \$100,000 to mercantile houses here who do not set foot in their doors once in six months. If District bankers would establish a bureau of trained, paid men to devote their time to the investigation of new industries and to supervise applications for loans, I am sure Washington would be the gainer."

"I wish every bank would religiously scrutinize and keep thoroughly in touch with the activities of every business in Washington. Bank officers should know from more than hearsay what our business institutions are doing."

Urges New Fraud Law.
R. A. Bowles, cashier of the Potomac Savings Bank of Georgetown, in speaking of undesirable accounts, said that past due paper could hardly be a subject for legislation and was not always undesirable, as in many cases oversight or neglect was the cause of this. He strongly urged the passage of House resolution 10491 or some other legislation which will "place the burden of evidence on the person issuing a bad check to show that he is not guilty of fraud."

The Hand of the Bank's Pulse.
The subject of a talk by William E. Cadwallader, cashier of the Commercial National Bank. William Mather Lewis, director of the section on corporation organization, War Loan Organization of the Treasury Department, gave a "thrill talk."

Symposium of Systematizing.
At the morning session a symposium was conducted by Joshua Evans, Jr., cashier of the Riggs National Bank, on "Systematizing Bank Routine and Forms." "Accounting on an Actual Basis," by William E. Cadwallader; "Clearing House Transactions," by Robert V. Fleming, assistant cashier of the Riggs National Bank; "Loan Department Records," by Charles D. Boyer, Jr., assistant cashier of the Federal National Bank; "Bookkeeping Department and Unit System for Tellers," by F. G. Addison, Jr., manager of branches of the American Security and Trust Company; "Customers' Securities," by Albert S. Gately, cashier of the Lincoln National Bank; and "Joint and Survivorship Accounts," by R. A. Bowles, were among the technical papers read at the morning session.

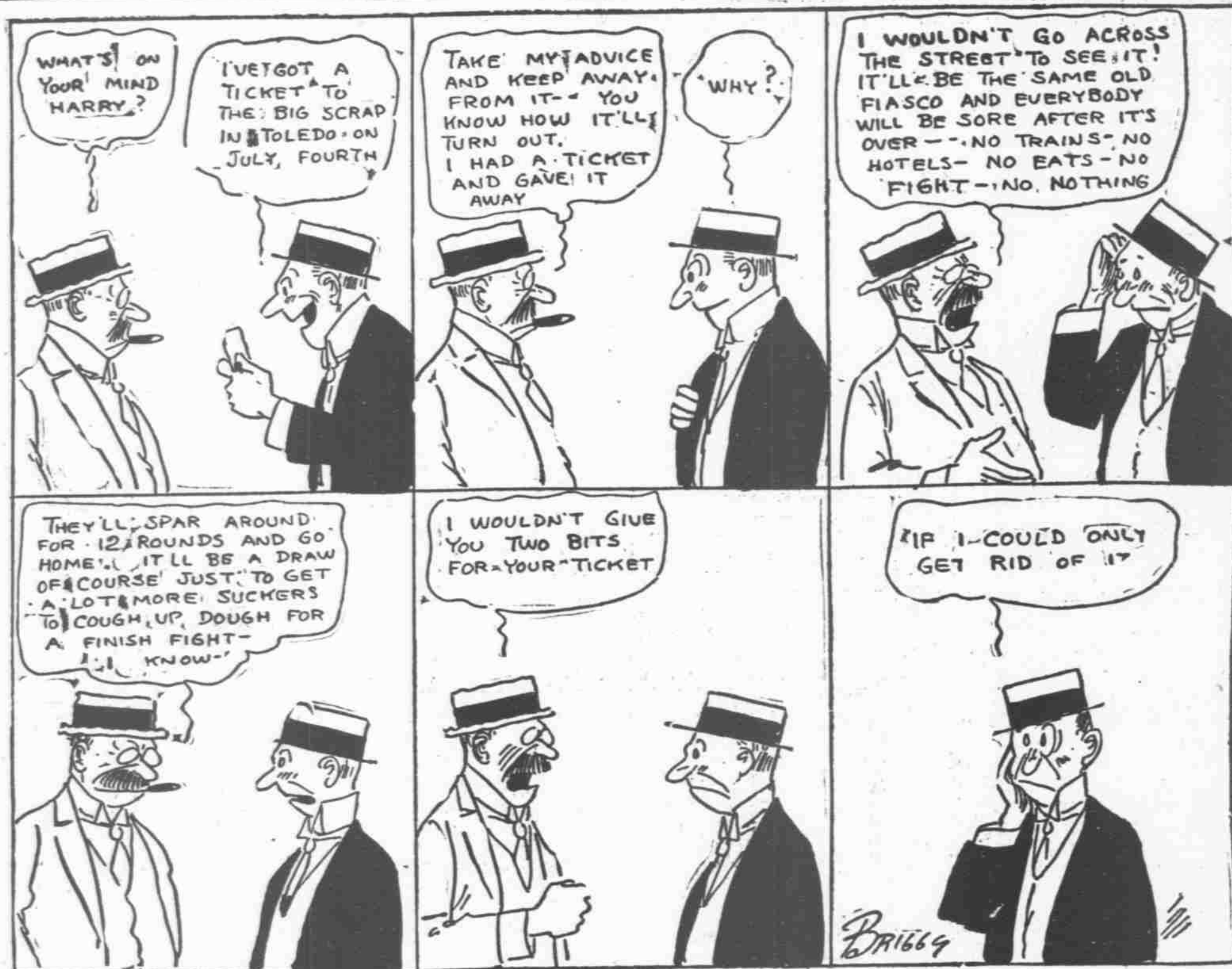
Among Those Present.
The following is a list of those present at the convention and the institutions represented:

American Bankers' Association, George E. Allen; American Exchange National Bank, New York, Claude Gilbert; American National Bank, W. T. Gallier, L. W. Groomes, and W. J. Waller; American Security and Trust Company, W. W. Keck, H. S. Reeside, C. A. Aspinwall, J. L. Fugitt, Corcoran Thom, and F. G. Addison, Jr.; American Surety Company, L. Bert Nye; Anacostia Bank, Raymond E. Hunt; Bank of Commerce and Savings, John M. Riordan, M. A. Leese, and M. D. Rosenberg; Central Savings Bank, Charles E. Eckloff; Columbia National Bank, Benjamin W. Guy and Clarence Corson; Commercial National Bank, William E. Cadwallader, R. A. Cissell, and A. R. Varela; Continental Trust Company, J. H. Baden, Crane, Parris and Company, Eugene E. Thompson; District National Bank, Col. Robert N. Harpers; Dupont National Bank, W. W. Spaid; East Washington Savings Bank, John C. Yost and Nathan Cowdell; Farmers and Mechanics National Bank, Harry V. Haynes, H. W. Fisher, Charles H. Cragin, H. L. Selby, J. D. Rhoades, and George L. Nicholson; Federal National Bank, C. D. Boyer, Jr., and W. J. Eynon; Federal Reserve Bank of Richmond, A. H. Dudley and James F. Oyster; Home Savings Bank, B. F. Saul; Liberty Savings Bank, George O. Walson and Edward J. McQuade; Lincoln National Bank, S. Dana Lincoln, George C. Pumphrey, A. S. Gately, J. L. Ergood, and W. H. Harris; Merchants' Bank, Ernest E. Herrell; Merchants and Manufacturers' Association, Charles J. Columbus; National Bank of Washington, Albert B. Ruff, Everett H. Parsley, George L. Starkey, Maurice F. Flynn, Arthur J. May and Ross P. Andrews; National Capital Bank, William N. Payne, Jr.; National City Bank of New York, Hilary Luke and Leland Getz; National City Company, Leon Shore, and H. L. Dunwoodie; National Metropolitan Bank, C. F. Jacobson, A. H. Bedford, and W. F. Gude; National Savings and Trust Company, Charles C. Lamborn and E. P. Wilson; Northwest Savings Bank, F. M. Savage; Park Savings Bank, R. B. Stunz; Potomac Savings Bank, G. W. Offutt, B. A. Bowles, W. R. Freeman, and C. W. Shoemaker; Riggs National Bank, Milton E. Ailes, Pere A. Wilmer, Robert W. Fleming, E. W. Amick, and Joshua Evans, Jr.; Second National Bank, Victor B. Dreyer, Walter W. Marlow, and J. Karl Seyboth; Security Savings and Commercial Bank, C. W. Darr and J. T. Hendrick; Seventh Street Savings Bank, J. D. Howard, Roger O'Hanlon, Patrick Shughrue, and W. E. Chesley; Treasury Department, William M. Lewis; Washington Loan and Trust Company, John R. Lerner, Royd Taylor, W. Perry Doring, Jr., William H. Baden, Elliot H. Thompson; Washington Mechanics' Savings Bank, Ezra Gould; the Evening Star, I. A. Fleming; The Times, M. A. Bealle; the Washington Post, Y. E. Booker, Jr.

Somebody Is Always Taking the Joy Out of Life

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By Briggs



Baltimore and Ohio railroad, C. W. Allen; Ernst & Ernst, of New York, A. C. Ernst.

The Guests Include.
Baltimoreans present as guests of the local association were Waldo Newcomer, president of the National Exchange Bank; George B. Robey, W. C. Denny, T. G. Nicolson, Thomas R. Bayly, J. B. Selts.

Women present included Miss Elizabeth Haynes and Mesdames W. T. Gallier, W. J. Waller, F. G. Addison, Jr., Eugene E. Thompson, W. W. Spaid, H. V. Haynes, H. W. Fisher, J. D. Rhoades, R. F. Saul, George O. Walson, A. S. Gately, J. L. Ergood, W. S. Chesley, Albert B. Ruff, George L. Starkey, W. F. Gude, R. S. Stunz, Milton E. Ailes and daughter, Robert V. Fleming, E. M. Amick, Victor B. Dreyer.

LIFE-SAVER IS DROWNED.
McMECHEN, W. Va., June 25.—Andrew B. Westfall, an engineer, was drowned here while swimming with companions. He suffered a ruptured blood vessel in the lungs. Companions saw he was in distress, but were unable to reach him. Two years ago he rescued two children from drowning at the same place.

250 GIRLS ENROLL IN SERVICE SCHOOL

Two hundred and fifty women of Washington and adjacent States will enroll in the National Service School for Girls when the second session of the school's fourth encampment opens at Little Falls and Conduit roads northwest on July 8.

The graduation exercises of the first session of the encampment will take place July 5. The feature of the exercises will be a competitive drill between Company A, commanded by Miss Archon Howland, and Company B, with Misses Dorothy Potter and Charlotte Naylor in command. Special rates will be given women employed by the Government and by private concerns. Courses include

practical nursing, folk dancing, physical education, basketry, toy making, home gardening, first aid, community service, sanitation and hygiene, Americanization, and radio work. Women may enroll for a month's course or for a shortened course of two weeks if they prefer this arrangement.

Women wishing to enroll may do so at the encampment site, Little Falls and Conduit roads northwest.

7 CHARGED WITH COWARDICE.
PHILADELPHIA, June 25.—The transport Dakotan arrived here last night from Bordeaux with 1,600 enlisted men and twenty-seven officers of the Eighty-seventh division. Seven former officers were also included among the prisoners, accused of cowardice under fire.

Don't save for a "rainy day." Save, and there will be no "rainy days." Buy U. S. S.

NUXATED IRON

The Power Behind Strong Red-blooded, Successful Men and Women of Today.

N. Y. OFFICIAL MAY AID IN COCCHI TRIAL

NEW YORK, June 25.—Scouting the new story of Alfredo Cocchi, on trial in Bologna, Italy, for the murder of Ruth Cruger here, that his wife, and

not he, killed the girl, Assistant District Attorney Alfred J. Tally indicated he may go to Italy to testify in the case.

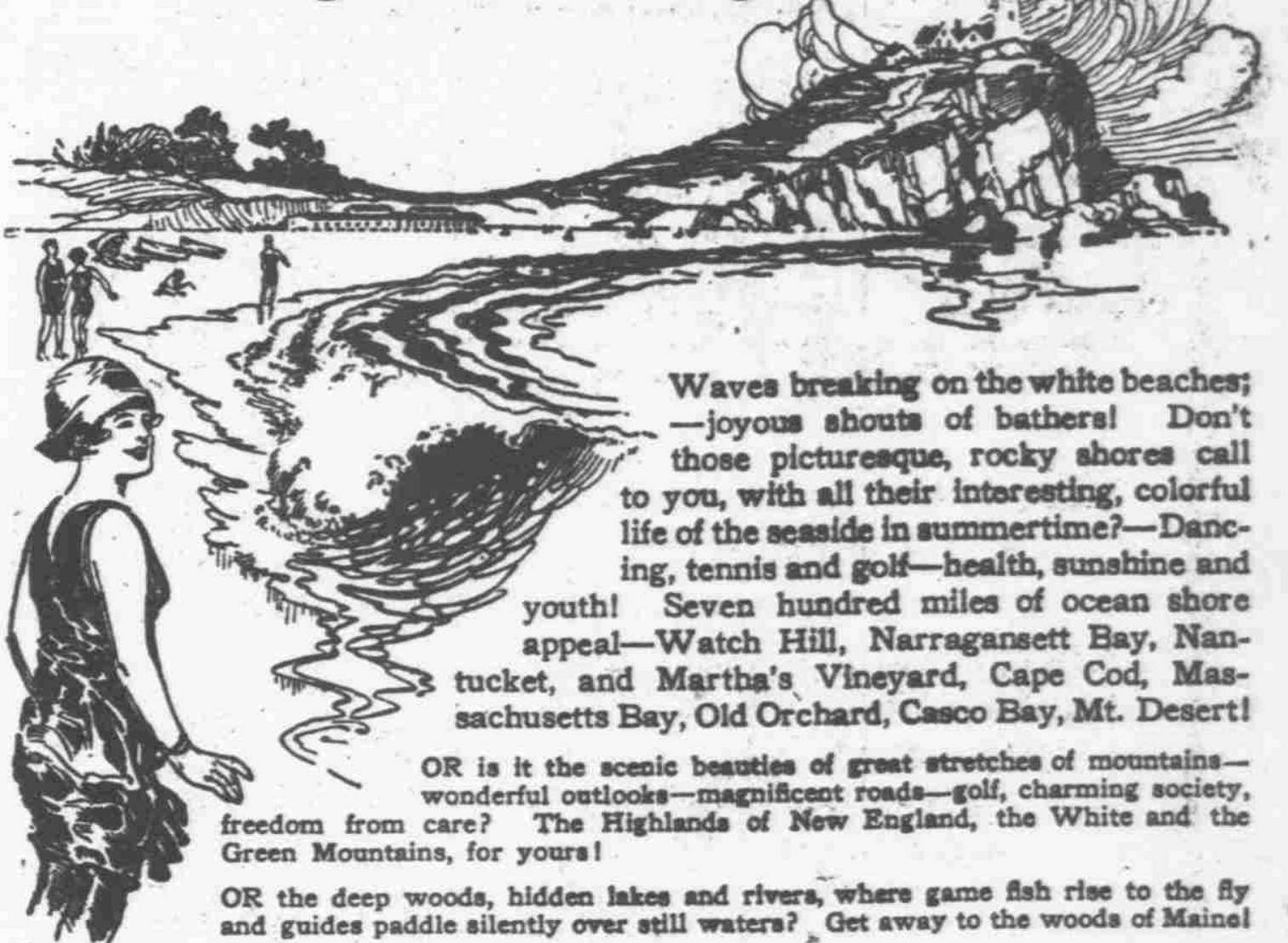
Tally characterized Cocchi's charges against his wife as "absolutely ridiculous and preposterous."

"The best evidence that we give Cocchi's story no credence is that we are not looking for Mrs. Cocchi," he said.

Tally said, if the Italian court notified the New York authorities that Cocchi's story was considered seriously, and that the trial was suspended by reason of it, he was prepared, as the New York official most familiar with the case, to go to Italy in October to assist the Italian authorities as a witness or in any other way.

John J. Lynch, an employee of the city-chamberlain's office in the municipal building, denied, when questioned by Assistant Attorney Tally today, that he sent the letter signed "J. J. Lynch, Municipal building, New York," which was referred to by counsel for Cocchi in Bologna. The letter in question advanced the theory that Miss Cruger was the victim of white players, and was buried after her death. Little credence is placed in this theory by local authorities who investigated the case.

Don't You Hear New England Calling?



OR is it the scenic beauties of great stretches of mountains—wonderful outlooks—magnificent roads—golf, charming society, freedom from care? The Highlands of New England, the White and the Green Mountains, for yours!

OR the deep woods, hidden lakes and rivers, where game fish rise to the fly and guides paddle silently over still waters? Get away to the woods of Maine!

Of course, you've got to take a vacation! It remains only for you to decide—where?

The United States Railroad Administration invites you to travel and offers Summer Excursion fares. Ask your local ticket agent to help you plan your trip or apply to nearest Consolidated Ticket Office, or write the nearest Travel Bureau, stating booklet desired.

UNITED STATES RAILROAD ADMINISTRATION

Travel Bureau
12 Liberty Street
New York City

Travel Bureau
646 Transportation Building
Chicago

Travel Bureau
602 Hasty Building
Atlanta

Booklets

New England Shore South of Boston

New England Shore North and East of Boston

New England Lakes and Mountains

New England Lakes and Mountains

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The Goldman Store at Thirteenth and Otis Place makes the universal report on Corby's Mothers Bread:

Corby's Mothers Bread must be the very best, if my trade is any judge. They continually call for it.

Very truly yours,

W. Goldman,

For *A. Schwartz*
Thirteenth and Otis Place, N.W.

Quality is what counts always. People appreciate quality—and in nothing more than in what they eat, especially bread. So Corby's Mothers Bread naturally is the preferred bread.

Eat Corby's Mothers Bread—pure as Mother made it.

100%
PURE

Delivered hot to your grocer three times a day.

